

Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Michelle Robertson
Joann Robertson
DebtorsCase No. 20-12858-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Keith
Form ID: 309IPage 1 of 2
Total Noticed: 45

Date Rcvd: Jul 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2020.

db/jdb +Michelle Robertson, Joann Robertson, 2829 Westerham Road, Downingtown, PA 19335-6019
 tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
 14516324 +Assoica Mid-Atlantic, 1225 Alma Road, Ste. 100, Richardson, TX 75081-2298
 14516326 +BFS Capital, 263 W. 38th Street, New York, NY 10018-4483
 14516325 +Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
 14516328 +Calm Township/CTMA, P.O. Box 1004, Downingtown, PA 19335-0904
 14516330 +Coast to Coast Financial/Insight Pest, 1214 Copeland Oaks Drive, Morrisville, NC 27560-6614
 14516331 +Dtown Properties, LLC, c/o Nicholas W. Stathes, Esquire, 400 Berwyn Park, 899 Cassatt Road, Ste. 320, Berwyn, PA 19312-1190
 14522869 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 14516335 +Lakeview Loan Servicing, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
 14516336 +Mariner Finance, LLC, 5802 E. Virginia Beach Blvd., Ste. 121, Norfolk, VA 23502-2483
 14516337 +Marucus & Hoffman, 326 West State Street, Media, PA 19063-3861
 14516338 +Navient Solutions, P.O. Box 8961, Madison, WI 53708-8961
 14516341 +Progressive Specialty Ins. Co., P.O. Box 6807, Cleveland, OH 44101-1807
 14516343 +Recovery Solutions, 1008 Mattlind Way, Milford, DE 19963-5300
 14519682 +Santander Consumer USA, Inc., c/o William E. Craig, Esq., 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3124
 14516348 +Tidewater Finance/Home Depot, 6520 Indian River Road, Virginia Beach, VA 23464-3439
 14520899 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ppeters@thepetersfirm.com Jul 31 2020 04:51:06 PAUL S. PETERS, III, The Peters Firm, PLLC, P.O. Box 11227, Elkins Park, PA 19027
 smg E-mail/Text: megan.harper@phila.gov Jul 31 2020 04:51:44 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 31 2020 04:51:23 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 31 2020 04:51:43 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jul 31 2020 04:51:38 United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
 14516322 E-mail/Text: ebn@21stmortgage.com Jul 31 2020 04:51:38 21st Mortgage Corp, P.O. Box 477, Knoxville, TN 37901
 14516323 EDI: HNDA.COM Jul 31 2020 08:43:00 American Honda Finance, P.O. Box 168088, Irving, TX 75016
 14522500 EDI: HNDA.COM Jul 31 2020 08:43:00 American Honda Finance Corporation, 3625 W. Royal Lane #200, Irving, TX 75063
 14516933 EDI: HNDA.COM Jul 31 2020 08:43:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
 14517007 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Jul 31 2020 04:51:08 Ascendum Education Solutions, Inc, PO Box 8961, Madison WI 53708-8961
 14516327 +EDI: WFNNB.COM Jul 31 2020 08:43:00 Boscov's, P.O. Box 183003, Columbus, OH 43218-3003
 14516329 +EDI: CAPITALONE.COM Jul 31 2020 08:43:00 Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
 14519455 EDI: ECMC.COM Jul 31 2020 08:43:00 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
 14516332 +EDI: IRS.COM Jul 31 2020 08:43:00 Internatl Revenue Service, P.O. Box 37910, Hartford, CT 06176-7910
 14516333 EDI: JPMORGANCHASE Jul 31 2020 08:38:00 JPMCB, 301 N. Walnut Street, Floor 09, Wilmington, DE 19801
 14516334 +E-mail/Text: bncnotices@becket-lee.com Jul 31 2020 04:51:13 Kohls, P.O. Box 3115, Milwaukee, WI 53201-3115
 14516340 EDI: PRA.COM Jul 31 2020 08:43:00 Portfolio Recovery, 120 Corporate Blvd., Ste. 100, Norfolk, VA 23502
 14516339 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 31 2020 04:51:23 Pennsylvania Department of Revenue, P.O. Box 280946, Harrisburg, PA 17128-0946
 14516342 +EDI: Q3G.COM Jul 31 2020 08:43:00 Quantum3 Group LLC, P.O. Box 788, Kirkland, WA 98083-0788
 14517520 EDI: Q3G.COM Jul 31 2020 08:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 14523664 +EDI: DRIV.COM Jul 31 2020 08:43:00 Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
 14516344 +E-mail/Text: bankruptcy@bfscapital.com Jul 31 2020 04:51:38 Small Business Term Loans, Inc., 3301 N. University Drive, Ste. 300, Pompano Beach, FL 33065-4149
 14519372 +EDI: RMSC.COM Jul 31 2020 08:38:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

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Total Noticed: 45

Date Rcvd: Jul 30, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14516345	+EDI: RMSC.COM Jul 31 2020 08:38:00	Synchrony Bank/Toys R' Us Card, 950 Forrer Blvd., P.O. Box 965036, Orlando, FL 32896-5036
14516346	EDI: TDBANKNORTH.COM Jul 31 2020 08:43:00	TD Bank, P.O. Box 84037, Columbus, GA 31908
14516347	+EDI: WTRRNBNK.COM Jul 31 2020 08:43:00	TD Bank/Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673
14516349	EDI: TFSR.COM Jul 31 2020 08:43:00	Toyota Motor Credit Corp, 5005 N. River Blvd. NE, Cedar Rapids, IA 52411

TOTAL: 27

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2020 at the address(es) listed below:

LAUREN MOYER	on behalf of Creditor	Lakeview Loan Servicing, LLC	ecfmail@ecf.courtdrive.com
PAUL S. PETERS, III	on behalf of Debtor	Michelle Robertson	ppeters@thepetersfirm.com, ppeters@pmrbm.com
PAUL S. PETERS, III	on behalf of Joint Debtor	Joann Robertson	ppeters@thepetersfirm.com, ppeters@pmrbm.com
REBECCA ANN SOLARZ	on behalf of Creditor	Toyota Motor Credit Corporation	bkgroup@kmllawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com		
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov		
WILLIAM EDWARD CRAIG	on behalf of Creditor	Santander Consumer USA Inc.	ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com
WILLIAM EDWARD CRAIG	on behalf of Creditor	American Honda Finance Corporation	ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 8

Information to identify the case:

Debtor 1	Michelle Robertson	Social Security number or ITIN xxx-xx-2032
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Joann Robertson	Social Security number or ITIN xxx-xx-4103
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 6/30/20
Case number: 20-12858-amc		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Michelle Robertson	Joann Robertson
2. All other names used in the last 8 years	dba Teach and Learn Day School, Inc. and Bright Futures Learning Academy, LLC	aka Joann Moore, dba Teach and Learn Day School, Inc. and Bright Futures Learning Academy, LLC
3. Address	2829 Westerham Road Downington, PA 19335	2829 Westerham Road Downington, PA 19335
4. Debtor's attorney Name and address	PAUL S. PETERS III The Peters Firm, PLLC P.O. Box 11227 Elkins Park, PA 19027	Contact phone 215-291-2944 Email: ppeters@thepetersfirm.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 7/30/20

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		August 28, 2020 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 10/27/20 Filing deadline: 9/8/20 Filing deadline: 12/27/20
<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>			
<p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>			
<p>9. Filing of plan The debtor has filed a plan. This plan proposes payment to the trustee of \$1000.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 10/7/20 at 10:00 AM, Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107</p>			
<p>10. Creditors with a foreign address If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>			
<p>11. Filing a chapter 13 bankruptcy case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>			
<p>12. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>			
<p>13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>			